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OCCUPANCY RIDER

This "Occupancy Rider" is made this 13th day of June, 19 79
 and is incorporated into and shall be deemed to amend and supplement a, Deed of
 Trust (herein "security instrument") dated of even date herewith, given by the
 undersigned (herein "Borrower") to secure Borrower's note to COUNTY FEDERAL
SAVINGS AND LOAN ASSOCIATION (herein Lender) and covering the property
 described in the security instrument and located at 41 Vienna Court, Frederick,
Maryland 21701
 (property address)

Occupancy Covenants in addition to the covenants and agreements made in the
 security instrument, Borrower and Lender further covenant and agree as follows:

- A) Borrower agrees to occupy the property as his/her permanent residence
 for a period not less than 12 months from the date of the note. If for
 any reason the Borrower does not occupy the property the Lender has the
 right to modify the original terms as follows:
- 1) The interest rate will be increased to the current market rate for
 investment properties, but in no event less than 10% per annum.
 - 2) The amount of cash down payment or equity will be increased to a
 minimum of 25% of sales price or appraised value, whichever is less.
 - 3) The loan will be modified from 360 payments to 300 payments.
 - 4) The Lender has the right 30 days after it is determined that the property
 is not being occupied by the Borrower as a primary residence, and
 has given written notification to the Borrower, to declare the entire
 unpaid balance due and payable.
- B) If the loan should be sold to the Federal Home Loan Mortgage Corporation
 at any time during the 12 months following the date of the note, this
 Occupancy Rider is to be considered null & void. Should the Lender be
 required to repurchase the loan from the Federal Home Loan Mortgage
 Corporation for any reason during the initial 12 month period the Rider
 will resume its full force and effect.

Karen S. Ratner
 Karen S. Ratner BORROWER

BORROWER